

EXHIBIT F

From: [John Bedard](#)
To: [Assae-Bille, Vanessa \(CFPB\)](#)
Cc: [Patterson, Jehan \(CFPB\)](#); [Ronald Canter](#)
Subject: RE: CFPB November 2019 CID
Date: Thursday, March 19, 2020 3:07:01 PM

Thank you Ms. Assae-Bille. Consistent with the Bureau's argument to the District Court that the Law Offices of Ms. Moroney is not obligated to respond, the law office will not be responding.

Thank you,

John H. Bedard, Jr.
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From: Assae-Bille, Vanessa (CFPB) <Elisabeth.Assae-Bille@cfpb.gov>
Sent: Thursday, March 12, 2020 2:16 PM
To: John Bedard <jbedard@bedardlawgroup.com>
Cc: Patterson, Jehan (CFPB) <Jehan.Patterson@cfpb.gov>; Ronald Canter <rcanter@roncanterllc.com>
Subject: CFPB November 2019 CID

Dear Mr. Bedard,

I am writing to obtain an update on your intentions with respect to the November 14, 2019 CID.

Director Kraninger issued an order directing Law Offices of Crystal Moroney, P.C. to comply in full with the CID within 10 days of February 10, 2020. It is also my understanding that your client requested from the U.S. District Court for the Southern District of New York a

preliminary injunction relating to this investigation, and that the district court denied that motion on February 27, 2020. Enforcement therefore asks that your client comply in full with the CID immediately.

To the extent you have requests for modifications, you must articulate them in a request-specific manner. A blanket request that Enforcement rely on a previous letter requesting modifications pertaining to a CID with differently worded and numbered request is inappropriate. Further, as indicated in Director Kraninger's order, information must be produced in a format acceptable to the Bureau. *See generally* 12 C.F.R. 1080.6(b). Please note that Enforcement will not agree to rely on documents that were previously produced in a format other than native files or in compliance with the Bureau's document submissions standards.

We look forward to hearing from you.

Thank you,
Vanessa

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